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October 15, 2003

Commissioner for Patents
United States Patent and Trademark Office
P. O. Box 1450
Alexandria, VA 22313-1450

Attn: Examiner Jeffrey Pwu
Group Art Unit 3628

via Fax: (703) 872-9326

Re: My Patent Application: #09/489,739 Filing Date: January 21, 2000
Title, as Originally Filed: Invention in Finance
Title, as Currently Amended: Valuation Technologies and Related Applications
Sole Inventor: David Andrew D'Zmura (born 11/21/60: pro se independent inventor)
Sole Applicant: David Andrew D'Zmura (born 11/21/60: pro se independent inventor)
Sole Owner: David Andrew D'Zmura (born 11/21/60: pro se independent inventor)
Examiner: Jeffrey Pwu
Group Art Unit: 3628

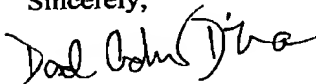
Re-Transmission of my Facsimile Responding to Election/Restriction

Dear Madam or Sir:

As requested by my Application's Examiner, Mr. Jeffrey Pwu, yesterday in my phone call with him, I am re-transmitting my facsimile responding to the Election/Restriction requirement contained in the Office Communication bearing mailing date of August 12, 2003.

Thank you for receiving this facsimile re-transmission, bearing my Response to Office Communication, Election/Restriction, contained as attachment to this facsimile transmission.

Sincerely,



David Andrew D'Zmura
(pro se independent inventor)

enc. my Response to Office Communication, Election/Restriction, of September 10, 2003

#31 cu
10-813

David Andrew D'Zmura
P. O. Box 2541
Palm Desert, CA 92261
Tel./Fax: (760) 200-2581

September 10, 2003

Commissioner for Patents
United States Patent and Trademark Office
P. O. Box 1450
Alexandria, VA 22313-1450

Attn: Examiner Jeffrey Pwu
Group Art Unit 3628

via Fax: (703) 746-5566

Re: My Patent Application: #09/489,739 Filing Date: January 21, 2000
Sole Inventor: David Andrew D'Zmura (born 11/21/60: pro-se independent inventor)
Sole Applicant: David Andrew D'Zmura (born 11/21/60: pro-se independent inventor)
Sole Owner: David Andrew D'Zmura (born 11/21/60: pro-se independent inventor)
Examiner: Mr. Jeffrey Pwu
Group Art Unit: 3628

Response to Office Communication, Election/Restriction

Dear Examiner Pwu:

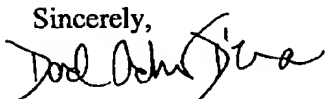
Thank you for your Office Communication, bearing mailing date of August 12, 2003, in which you cite entry of my Amendment dated 4/29/03, and in which you require election. In the event that generic Claim 50 is not finally held to be allowable, I elect Specie B: Fig. 2.

I am in agreement with your conclusion that my species of invention are patentably distinct - they are not obvious variants, nor have I identified them as such within the record. Thus, I will not submit a traverse on the grounds which you cite in your Action's section 5.

However, I do feel that generic Claim 50 can be finally held to be allowable. Per your 3., under 35 U.S.C. 121, I understand the restriction requirement can be overcome should any generic claim be finally held to be allowable. Therefore, I request that you examine Claim 50.

The ten species which you cite, A through J, referenced to my Figures 1 through 10, are formulae, methods and means applicable, and usable in combination, to generic Claim 50. On that basis, I believe you can concurrently examine all my claims, numbered 39 through 50.

Sincerely,



David Andrew D'Zmura